



THE SAVVY CONSUMER COLUMN

The Savvy Consumer

Gary Cordell, Director, Tennessee Division of Consumer Affairs

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Starting a 2012 resolution diet? Beware of health-related scams

NASHVILLE, TN – With the start of the new year, the Tennessee Department of Commerce and Insurance's Consumer Affairs division is kicking off "Don't Get Scammed in 2012." Through the campaign, the department hopes to prevent consumers from falling prey to schemes. The 2012 "Don't Get Scammed" calendar (<http://1.usa.gov/Ahok3P>) and similarly themed brochure (<http://1.usa.gov/u5UCUY>) are filled with information on a variety of scams.

One of the scams consumers should be aware of this month are diet scams. During the New Year's holiday, you probably saw ads that claimed you could lose 30 pounds in 30 days, block the absorption of fat and carbs by taking a pill or melt away pounds by wearing a patch. If those ads sound too good to be true, they just might be.

"I urge consumers to use caution and to do their research before responding to any of these ads," Consumer Affairs Director Gary Cordell said. "When it comes to weight loss, there are no shortcuts or quick fixes. Don't fall for any ad that promises results that are too good to be true."

These types of ads seem tempting because one of the most common New Year's resolutions remains to lose weight, the quicker the better. However, scores of consumers have found many miracle weight loss products' promises to be empty. Weight loss is a result of exercising regularly, cutting calories and eating nutritional foods, not a result of just taking a pill or wearing a patch. Even when miracle diet scams don't prove to be dangerous, choosing to rely on pills, patches, creams and other gadgets to lose weight prevents millions of people from seeking weight loss programs that could really help them lose weight.

Some of the top miracle diet scams include:

- metabolism-boosting pills based on herbal ingredients,
- fat- and carb-blocking pills,
- herbal weight loss teas,
- diet patches, jewelry or other products worn on the body,
- and body wraps or "slim suits."

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The new year and credit

The start of the new year is a good time for you to request your free credit report. The Fair Credit Reporting Act requires each of the nationwide consumer reporting companies – Equifax, Experian, and TransUnion – to provide you with a free copy of your credit report, at your request, once every 12 months. To request a free copy of your report, visit <https://www.annualcreditreport.com/cra/index.jsp>.

Consumer Affairs (www.tn.gov/consumer/) is a division of the Department of Commerce and Insurance (www.tn.gov/commerce/), which works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee. www.tn.gov/commerce/, [@TNCommerceInsur](https://twitter.com/TNCommerceInsur) (Twitter), <http://on.fb.me/uFQwUZ> (Facebook), <http://bit.ly/ry1GyX> (YouTube)

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